

# RBC Lending Services Summary

	ASSET BASED LENDING		RESIDENTIAL REAL ESTATE		BUSINESS/COMMERCIAL		COMMERCIAL REAL ESTATE
	Margin	RBC Premier Line of Credit	Residential Mortgage	Residential Mortgage	Business Lending	Business Lending	Commercial Real Estate
Provider	RBC Wealth Management	RBC Wealth Management (International)	RBC Bank	PHH Mortgage	RBC Bank	US Bank	Capital Advisors
Rate	Variable	Fixed	Adjustable and Fixed	Adjustable and Fixed	Adjustable and Fixed	Adjustable and Fixed	Adjustable and Fixed
Rate based on	Base Rate	LIBOR	Market Rates	Market Rates	Prime	Prime	Market Rates
Product	Line of Credit	Line of Credit	<ul style="list-style-type: none"> <li>■ Conventional</li> <li>■ Adjustable Rate</li> <li>■ Jumbo</li> <li>■ Interest-Only</li> <li>■ Reverse*</li> <li>■ FHA &amp; VA</li> <li>■ Non-US Resident</li> <li>■ Construction to Perm*</li> <li>■ HELOC &amp; HEL*</li> </ul>	<ul style="list-style-type: none"> <li>■ Conventional</li> <li>■ Adjustable Rate</li> <li>■ Jumbo</li> <li>■ Interest-Only</li> <li>■ FHA &amp; VA</li> <li>■ Non-US Resident</li> </ul>		<ul style="list-style-type: none"> <li>■ Start Up</li> <li>■ Franchise</li> <li>■ Acquisition</li> <li>■ General - Equipment</li> <li>■ - Inventory</li> <li>■ SBA</li> <li>■ Leasing</li> </ul>	Long-term, non-recourse financing solutions
Size		\$500K+		Up to \$2M		\$100K-\$10M	\$1M+
Interest RateTerm		1 -12 Mo. LIBOR	Up to 30 yr.	Up to 30 yr.			
Collateral	Securities	Securities	Residential Property	Residential Property	Varied	Varied	Commercial Property
Provider – Availability or Restriction			Primarily Southeast Provider. Unavailable in AK, ME, MD, and WV	Available Nationally (Some Limitation on state Occupancy and property Type)	Primarily Southeast Provider	Available Nationally	Available Nationally

\* Subject to availability and may be limited geographically.



RBC Wealth Management®